

In re:
Nelson Steven Nazario
Debtor

Case No. 24-12040-amc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Sep 20, 2024

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 22, 2024:

Recip ID	Recipient Name and Address
db	Nelson Steven Nazario, 1535 Robinson Ave, Willow Grove, PA 19090-4815

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Sep 20 2024 23:51:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Sep 21 2024 03:47:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 20 2024 23:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14897627	EDI: GMACFS.COM	Sep 21 2024 03:44:00	Ally Financial, Inc, 500 Woodward Ave, Detroit, MI 48226-3416
14897628	Email/PDF: bncnotices@becket-lee.com	Sep 20 2024 23:58:46	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14897629	+ EDI: BANKAMER	Sep 21 2024 03:44:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14897630	EDI: CAPITALONE.COM	Sep 21 2024 03:44:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14897631	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 20 2024 23:58:44	Ccholdings, Po Box 9201, Old Bethpage, NY 11804-9001
14897633	+ EDI: WFNNB.COM	Sep 21 2024 03:44:00	Comenity Capital/Gem, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14897634	EDI: DISCOVER	Sep 21 2024 03:44:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
14897638	EDI: CITICORP	Sep 21 2024 03:44:00	Macy's/ DSNB, Attn: Bankruptcy 701 E. 60th Street Nor, Sioux Falls, SD 57104
14897635	+ Email/Text: ELDABBASM@FREEDOMCU.ORG	Sep 20 2024 23:50:00	Freedom Credit Union, Attn: Bankruptcy, 626 Jacksonville Road , Suite 250, Warminster, PA 18974-4862
14897636	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Sep 20 2024 23:50:00	Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198
14897637	EDI: IRS.COM	Sep 21 2024 03:44:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346

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14897632	EDI: JPMORGANCHASE	Sep 21 2024 03:44:00	Chase Card Services, Attn: Bankruptcy P.O. 15298, Wilmington, DE 19850
14897639	+ EDI: NFCU.COM	Sep 21 2024 03:48:00	Navy FCU, Attn: Bankruptcy, PO Box 3000, Merrifield, VA 22119-3000
14897640	+ EDI: NFCU.COM	Sep 21 2024 03:48:00	Navy Federal Cr Union, 820 Follin Lane Se, Vienna, VA 22180-4907
14897641	Email/Text: fesbank@attorneygeneral.gov	Sep 20 2024 23:50:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14897642	EDI: PENNDEPTREV	Sep 21 2024 03:47:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14897642	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 20 2024 23:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14897643	^ MEBN	Sep 20 2024 23:47:27	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14897644	EDI: SYNC	Sep 21 2024 03:44:00	Syncb/New Egg, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14897645	EDI: SYNC	Sep 21 2024 03:44:00	Syncb/Walmart, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14897646	EDI: SYNC	Sep 21 2024 03:44:00	Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14897647	+ Email/Text: bankruptcy@bbandt.com	Sep 20 2024 23:50:00	Truist Financial, Attn: Bankruptcy 214 N Tryon St, Charlotte, NC 28202-0129
14897648	Email/Text: dbogucki@trumark.org	Sep 20 2024 23:51:00	Trumark Financial Credit Union, Attn: Bankruptcy, 335 Commerce Dr, Ft Washington, PA 19034-2701
14897649	Email/Text: usapae.bankruptcyntices@usdoj.gov	Sep 20 2024 23:51:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14897650	^ MEBN	Sep 20 2024 23:47:14	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14897651	+ EDI: WFFC2	Sep 21 2024 03:44:00	Wells Fargo Dealer Services, Attn: Bankruptcy 1100 Corporate Center D, Raleigh, NC 27607-5066

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2024 at the address(es) listed below:

Name	Email Address
CORINNE SAMLER BRENNAN	on behalf of Creditor TruMark Financial Credit Union cbrennan@klehr.com scmeginly@klehr.com;nyackle@klehr.com
GARY F. SEITZ	on behalf of Trustee GARY F. SEITZ gseitz@gsbblaw.com gfs@trustesolutions.net
GARY F. SEITZ	gseitz@gsbblaw.com gfs@trustesolutions.net
MICHAEL A. CIBIK	on behalf of Debtor Nelson Steven Nazario help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com; cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	<u>Nelson Steven Nazario</u>	Social Security number or ITIN	xxx-xx-6103
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	24-12040-amc		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Nelson Steven Nazario

9/19/24

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.